EXHIBIT

Case 1:20-cv-00470-JJM-PAS Document 22-4 Filed 01/20/22 Page 2 of 10 PageID #: 514

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qualification	but his or	her liabilities	must be	conse	dered be	chuse the	Borrower ru	line income or sides in a como	nunily p	roperty	state the	58Cur	lly prope				
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70-JJM-PAS	Doc	ument	22-4	File	d 01/20/2	2 Page	3 of 10 P
	V. MONT	HLY INCOME.	AND COM	BINED HOUS	ING EXPENSE INFO	RMA	
Gross Menthly Income 8	Sarrower	Co-Borrow	er	Total	Combined Monthly Housing Expense	ant	Proposed
Base Empl Income* S	3,028.00	<u></u>	— ₅ —	3,028 00	Rent Rent	S 550 00	
Overtime					First Mortgage (P81)		S 2 046 53
Bonuses					Other Financing (P&I)		
Commission.					Hazard Insurance		291 00
Dividenda/interes*					Real Estate Taxes		215 58
Net Rental Income					Mortgage Insurance		
Other (before completing the the notice in "describe other notice in "describe other notice in "describe"					Homeowner Assn. Dues		
					Other		
* Self Employed Bosrower(s) ma	3,028 00	\$	\$	3,023 00	Total	s 550 00	\$ 2,553 11
Describe Other Income B/C	Notice Alimon	y, ehild support.	or suparate	mointenance in		ed If the	Monthly Amount
							
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This Statement and any applicable joined so that the Statement can be section was completed about a section was completed about a section was completed. ASSETS Description Cash deposit loward purchase in	omesningfullys spouse this Sta Cas	udules mayboso natatryprosunte	unpletedjor don acambi orrling sched Linbilities a dobts inclu- stock pledge	nedbasis, other dules must be co and Pledged As- ding automobile h ps, etc. Use conti	edandunmarried Co bor vise, separate Statoment	sand Schedules are require also Completed The address and account a count, real estate loans, real estate loans, reducate by (*) those to	ured If the Co-Borrow Jointly V Not Joint number for all outstandir almony child support bildes which will be
Earnos!		3,000			LITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings acc	ounts below		Name and	address of Com	pan/	S Payment/Months	S
Name and address of Bank S& Sovereign Bank	L, ar Credii Unic	an T		T OF EDUCAT		239	41,843
Acct no 46100181596	s	61,499		address of Com	рапу	S Payment/Months	s
Name and address of Bank, S&I Ban of America	L. or Credit Unio	in .	RISLA	59920834701			5,500
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Acct no	Ş		Name and	address of Com	pany	5 PaymenuMenths	5
Stocks & Bonds (Company nam number & description)	ef S						
	ł		Acct no	address of Corr	wanu .	S Paymentil/onlhs	
Life insurance net cash value	s				·····1	J. Gymanor Grand	-
Face amount 5			4			{	i
Subtotal Liquid Assots	<u> \$</u>	94,256	Acct no]
Real estate owned (enter marks from schedule of real estate own	ned)			address of Con	pany	S Payment/Monits	s —
Vested interest in retirement fun			1				
Net worth of business(es) avmed			1				

	1		Name and add:	ess of Cor	mpany		S Paymentitionins	15	
Life insurance not cash value	5		7					1	
Face amount S	ļ		ļ)	1	
Suintotal Liquid Assots	s	94,256	7				1	1	
Real estate owned (enter market value from schedule of real estate owned)	5		Name and add	ess of Co	mpany		S Payment/Monits	\$	
Vested interest in retirement fund	s		1						
Net worth of bus'ness(es) aymed (attach financial statement)	s]				}		
Automobiles owned (make and year)	s		Acct no				1	l	
	1		Allmon//Child S Payments Own	uppnidSe d lo	parale Mainle	nance	s	T	
Other Assuts (Ilemize)	s		-					1	
			Job Related Ex	pense (ch	ild care union	dues elc)	S	7	
			Yotal Monthly	Payments			5 239	1_	
Total Assets a,	s	94,250	Not Worth (a minus b)	≃>	s	44,121	Total Liabilities b	s	50,135
Freddio Mec Form 65 01/04 Calyk Form 1003 Lounapp2 frm 01/04			Page	2 of 4	Epirowar Co Borowar	S	V. Fanale	Hoo F	om 1003 D1

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		1/1	ACCETE AL	ND LIABILITIES	7		_			
Schedule of Real Estate Ow addition	in noon				(cont.)		₽			
Property Address (enter S If sold, PS If pend or R if rental being hold for income)			Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Mainter Texes	nance,	Ront	Net al Income
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		Totals		\$	s	s	s		s	
List any additional names under which or Alternato Name	con ma	a brearon:	Craditor Name	ea ono maicare ap	broburte cteau		a account N		or(s)	
									_	
VII DETAILS OF TRANSA a Purchase price			o itt unu ans Lor	"yes" to any quiest		LARATIONS	Manatlan		7.	
b Alterations, Improvements, repairs	-	373,000 €	sheet for exp		OUT P WILDS BUT	MICRIC BIO COL	ibiibouo(i			e Borrower Yes No
c Land (If acquired separately)			a Ave there a	ny outstanding judgm	uoy Janings 2tnac	}				
d Refinance (incl debts to be paid off)			b Have you b	een declared bankru	pt within the past	7 years?			23	
o Estimaled prepaid liems		3,882 4	6 c Have you h	ad property foreclose	ed upon or given t	We or deed in Ne	u lihercof		<u> </u>	
f 4-stimated closing costs		7,646 (n the last 7	years?					- }	
g PMI, MIP, Funding Fee	L			arty to a lawsuit?						
h Discourt (if Borrower will pay)				transfer of title in tio			suited in		2) I	
Total costs (add items a through h)		386,528 4	This would in	ciude such losma as hom	e modezen leans. Si	BA tours, home too	normayor			
Subordinate financing Berrower's closing costs paid by Seller	├		oofgation, be	ignol loans, manufacturus Ad Or loan guarantos, if Ador, FAIA or VA case nu	"Yas " provide detail:	s any montring in	ne and			
Other Credits(explain)	┝			sently delinquent or i					zı) :	
Cash Deposit Seller Credit	1	3,000 0	I I Yes of a	age, financial obligati detalle se doucilised in	ion bond arloan the proceding que	guaranlee? Stion				
Schol Sidah	ļ	5,000	g Are you del	igaled to pay almon		r separalu mainlo	nance?		_,	
	1		1	of the down payment						
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m Loan amount		300,000	OT.	i 5 cilizen? ermaneni resideni ali	loo?					
(exclude PMI, MIP Funding Fee Franced			- Do you int	end to occupy the p	roperty as your	primary resider	1697			36
n. PMI, MIP, Funding Fee Snanced			1	oleđ m notreup utakr stril a rizsanko na ca		in the last three v	ears?		וומ	
o Loan emqunt (odd m & n)		300,000	0 (1) What ty	pe of property clid you	s own-principal re	sidence (PR),			٦,	
p Cash from/to Borrov er	 -	80,528 4		rome (SH), or investr t sat of elitic to the t					╅	
(subtract j. k. l & o from l)	<u> </u>		Jointly wi	th your spouse (SP),	or Jointly with and			<u></u> :		 _
Turk of the undershood as selficially represented	In Lands			ENT AND AGR		town town				<u></u>
Eight of the undersigned specifically represents and agrees and convewdage tool. (1) the fill neighbor hand grees and convewdage tool. (1) the fill neighbor hall representation of this information; or online upon any misingersposal between the fill of the fi	nado on a comment of a comment	in uns appi lists appices le loan requ glogal or s de de ns list de lender la de lender la de lender la de lender la de lender la de lender la de lender la de lender la de lender la de le	cation may result (ikin, and/or in chin ested pursuant to archibited purpose cated berein, (c) is a successors or minimal categorial because application if a quent the quant in to own or more in to own or more in to own or more in the laws (10) nelli	in civil facility, including including population (the order of the the consumer order of the the two consumer order or the order o	ing monetary dad ing, but not limited "Loan") will be se pents trade in this or of the Lora ma original andler an illineously rely on the ils thet I have rep an may, in addition orthis bigordes, (to notice bigordes, (to	nagos (o any per cured by a morig s application are sy vurify or rever the information or resented therein a n to any other di p) ownership of the sers sorvicers is	son who ment of any and a for the age of deed for the angle of the age of the	lay suller both und d of trus one purpo- ernation, the appli ign prior ernedies dior administration	rany ' ler the t on the contact even to ele that P unistra s has	loss due to provisions to property obtaining a fred in the if the Lean and t am sing of the may have titles of the in made any
Borrower's Sincature	_	Ţ.	late	Co-Barrower's S	gnalure			Dale		
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The following information is requested by the poportiunity faithousing and home mortigated descrimination either on the basis of this information may check more other not no basis of this information may check more other not be sufficient in formation in formation in formation of the faithful in the lenger is subject all requirements to which the lenger is subject and the faithful in faithful in the lenger is subject to the faithful in the lenger is subject to the faithful in the faithful	isciesur Ilon nor Inotlum nishthe It under	elaws You onwhelte ishetholdi oformalion applicable	aronotreguiredt ryouchoosetofu y,race,orsex un s,pleasecheckth	ofumishth.sinforma rnishtt Hyoutumish dor#ederatregulalk ubaxbelaw (Lunde	ation,butareence the information pains,this lander is trimustreview the loan applied for)	eragediadoso alease provide b required to note t above material i	Tholawpr othethold holoforma oassureth	ovidesti Iyondra Nononi atthedi	hatal co fo heba	endermay Xrace,you sisofvisual
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Other Pacific Islander						Ro Islander				
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To be Completed by interviewer Interviewer This application was taken by Brian Le		(pant or ly	pe)		1	diess of Intervio		ployer		
Face to Ince interview Interviewed		Ut G		Dalu	10 Jeffors	and Mortgage on Blyd Suite	C			
Mail				1-05.00	Warwick, (P) 401-46	RI 02088				
Infernet Fatorviewer		Number (incl area code)		(F) 401-46	7-4523				
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Freddle f1ac Form 65 01/04 Ca yx Form 1003 Loanapp3 fm 01/04 Fannia Mae Fonn 1003 01/04

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form Residential Loan Application This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Correver" or "Co-Borrover", applicable Co-Borrover' information must also be provided (and the appropriate box checked) when orall the income or assals of a person other than the "Borrover" or "Co-Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income or assals of a person other than the "Borrover" in the income of the income or assals of a person other than the "Borrover" in the income of the income (including the Borrower's spouse) will be used as a basis for ioan qualification or 🖂 the Income or assets of the Borrower's spouse will not be used as a basis for ioan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the accumity property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the ican I TYPE OF MORTGAGE AND TERMS OF LOAN V Conventional
USDA/Rural
Housing Service Other (explain) Lender Case Number Mortgage DVA Applied for DFHA lo of Morths Amount terest Rate Amortization Fixed Rate
Type GPt/ Other (explain)
ARM (type) 7/23 360/360 300,000 7 250 II PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (Street, City state, ZIP)
273 275 Rond Street, Control Falls, RI 02863 County. Providence No of Units Legal Description of Subject Property (attach description if nec Apartment Complex 1920 Purpose of Loan Purchase Construction
Refinance Construction-Permanent Other (explain) Property will be Primary Residence Secondary Residence Investment construction pomianent Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) Complete this line if this is a refinance fear Original Cost Amount Existing Uens Duscribe Improvements I made I to be made Purpose of Refinance Year Acquired Title will be held in what Name(s) Manner in which Title will be held Estate will be held in Juan Valdera Sobelda Valdera, Bahij Boutros √ Fee Simple □ Leasehold Tenants in common Source of Down Payment Sett (Jhow expiration date) Checking/Savings " III BORROWER INFORMATION" Co-Borrowor i or Sr II applicable) | Borrower Borrowers Name (Include Jr or Sr If applicable) Juan Valdera ome Phone (incl. au.a code) DOB (MM/DD/YYYY) Yrs Scho 593-06-9787 401-739 6940 05/26/1947 Married Urenarried (include single Userced widowed) Merried Unmarried (include single ages ____Separated (bayctiw banavib Joges Present Address (street, city, state, ZIP) □Onn V Rent _ Present Address (street city, state, ZIP) Central Falls, RI 02863 Maillog Address, If different from Present Address Malling Address if different from Present Address 34 Parker Street West Warwick, RJ 02893 If residing at present address for less than two years, complete the following Former Address (street, city state, ZIP) Down Rent No Ye Волгомег IV EMPLOYMENT INFORMATION Со-Ваттомег Name & Address of Employe Self Employed Yrs on this job 1 mth(s) rs on this job Self Employed Jorge's Auto, Inc. Yes employed in this line of work/professio Yrs employed in Itils ine of work/profession Cumberland, Rt 02864 23 Posit on/Title/Type of Business Position/Title/Type of Business Business Phone (Incl. area code) Business Phone (incl. area code) 401-725-5210 Paloter If employed in current position for loss than two years or if currently employed in more than one position, complete the following Name & Address of Employer Self Employed Dates (from to) Name & Address of Employer Self Employed Salf Employed 7/2003 -5/2005 915 Broad Street Mosthly Income Monthly Income Control Falls, RI 02863 1.737 00 Position/Title/Type of Buriness Business Phone (Incl. arua code) | Position/Title/Type of Business Business Phone (incl. area code) Paintor 401-722-2910 Name & Address of Employer Name & Address of Employer Sell Employed Dales (from to) Self Employed Innihit Income Monthly Incom Position/Title/Type of Business arca code) Position/Title/Type of Business

Page 1 of 4

Freddio Mac Form 65 01/04 Celyx Form 1003 Loanapp1 frm 01/04 IJ.

Со Воложел

Fanole Man Form 1003 01/04

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Gross Monthly Income		Borrower	Со-Волгомог	D,COM	Total	Combined Monthly Housing Expense	Γ-	rasent	7	Proposed
Base Empl Income*	š	1,737 00	5	- -	1,737 00	Rent Rent	5		+-	
Overtima	i —			7		First Mortgage (P&I)	 ──	550 00	s	2,046 53
Bonuses	1			7		Other Pinancing (P&I)				
Commissions]		<u> </u>	7-		Hazard Insurance	1-		-)	291 00
Dividends/Interest	1					Real Estate Taxes	1		1	215 58
Net Rental Income	ī		Ţ 	-j-		Mongage Insurance	_		-	
Other (before completing tee the notife in "describe	1			1		Homeowner Assn. Dues	1-		-	
egrec, ruccuma , pioloss) con pio ustria in , societina	仁		1 	7		Other:	1-			
Total	s	1,737 00	\$	5	1,737 00	Total	s	550 00	s	2,553 11

Commissions		<u> </u>			Hazard Insurance	<u> </u>		Į.	291 00
Dividends/Interest		<u> </u>			Real Estate Taxe	s			215 50
Net Rental Income					Mortgage Insura	nce			
Other (before completing ten the next in Triescribe					Homeowner Assn.	Dues			
ten the neura in "describe other income " below)					Other;				
	37 00	S	5	1,737 00	Total	[s	550 00	5 2	2,553_11
* Self Employed Borrower(s) may be	required t	o provide additi	lonal docu	u ifour polininsu	s tax returns and fin:	ancial stat	nmenta		
Describe Other Income Notice	Allmor Borray	ry, child suppor ver (8) or Co-Bo	i, or separa orrower (C)	ile maintenance i docs not choose	ncome need not be a to have it conciders	evented if d for repa	the ying this loan		y Amount
								s	
								<u> </u>	
			VI 'ASSE	TS AND LIA	III ITIEE				
This Statement and any applicable sup- joined so that the Statement comberned section was completed about a spous	ningfullya	nedules maybe indfalrlypresen	completed ledonacon	ointly bybothma thinedbasts other	ried and unmarried C	menisan	d Schedules atereo	ultud.lithe (Co Barravie
ASSETS		eb or Harket	Linbibile	e and Pladand A	sets Usi the creditor	r name a			
Description	- 63	sh or Market Value	debts in	kuding automobite	iners confident spect	e account	s real estate Igans	olimony chi	ii ootsijirong id support
Cosh deposit toward purchase held h	/IS		Slock pic	dges, etc. Use cor	Unuation sheet, if necessate owned or upon r	essary Ind	lcate by () thase like	iblities which	s will be
	1		1	LIAI	ILITIES	Mc M	onthly Payment & onths Left to Pay	Unpaid	Balanco
List checking and savings account	5 below		Name a	d address of Co	mpany		ayment/Months	 	
Name and address of Bank, SAL, or C		on		PT OF TAXATI		1	p)II-O: \$III-OIIII.D	ĩ	
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from schodule of real estate ov ned)	 			ECTION	прину	13.1.	Shirehowentra	*	
Vested Interest in retirement fund	s		-1			- 1	1		
Net worth of husiness(es) owned (attach financial statement)	l,		1			ı.			
Automobiles owned (make and year)	s		<u> </u>	4504 (255)			!		
- ()-00)			Acct no Allmony	168147504 Child SupportSc	parate Maintenance	s		 -	97
	<u> </u>		Payment	s Gwed 10					
Other Assets (Itemize)	s		Job Rela	led Expense (ch	ld care, union dues,	etc) S			
	1		Total No	othly Payment		\$	240		
Total Assets a	s		Net Wor		5 -12,1	G6 T	otal Liubliities b	s 1	2,106
Freddle Milio Form 65 01/04 Cellyx Form 1903 Loanopo2 frm 01/04	L		<u> {o mlnus</u>	Page 2 of 4	Borrowor D			dae Form 16	

			ND LIABILITIES	(cont)				
Schodule of Real Estate Owner addition	nal proporties are	owned, use cont	(toerla nollguni			Însura	nce	
Property Address (unter S V sold, PS If pend		Present	Amount of	Gross	Mortgage	Mainten	าอกขอ	Net
or R if rental boing held for Income)	Property	Market Value	Morigages & Liens	Rental Income	Payments	Taxes 8	Misc	Rental Income
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	Totals	s	s	ls	s	s	s	
List any additional names under which of		siv baen recalv	ed and Indicate an	propriate credit	or name(s) and	account	number	risi
Alternate Name	•	Creditor Name	,			ccount No		• •
					• • • • • • • • • • • • • • • • • • • •		,	
VII. DETAILS OF TRANSA	спои			VIII DEC	LARATIONS			_
a Purchasa price	\$ 375,000	10 It you answe	"yes" to any quest	lons a through I,	please use conf	Invallen	Barrown	er Co-Borrowe
b Allerations, Improvements, repairs		sheet for exp	lanation				Yes No	
c Land (If acquired separately)	<u> </u>	■ Are there a	ny outstanding judge	nents against your	,			
d Refinance (incl debis to be paid off)			rean declared banka.					-1
e Estimated prepaid tiems	3.882		ad property foreclase			thereof		J
Estimated closing costs	7,646							
g PMI MIP, Funding Fee	 	 /	Party to a lawsuit?					
h Discount (if Borrower v/lli pay)	 -		Restly or Indirectly be	en obligated on a	ov kan which res	afled in		
Total costs (add items a through h)	386,528	c forectosu o	transfer of the in Fe	u of foreclosure o	r fudament?			1
Subordinate financing	300,020	(This work)	nduda such louns as hon bonsi lound, manufacture nd orloun guxtanico, il inder FIA or VA case m	re mortgage loads, Si	GA leans home impre	proment		
k Borrower's closing costs paid by Seller		obligation be	ne orlean guarantee, d	"You " provide details	Property cate bear	e tric		1
Other Credits(explain)	 		inser Froder value it or Esently delexique it or					ıla a
		Inna made	age, financial obliga:			y outer	L.J 135.	
Cash Doposit Sulfar Credit	3,000 (If Yes * nlw	dotats as described fo	eup gnissaarg ent r	Mon			
Solidi Gitalit	3,000	g Are you ab	ligated to pay alimon	, ctild support, a	separate mainter	าวกอส7		
	i	h la any part	of the down payment	borrowed?				
	ſ	I Areyound	a maker et endarset	on a noie?				
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m Loan amount	300,000	יחו	J S citizen?					
(exclude PMI MIP Funding Fee finances		K. Meyoo at	ermanent resident af					-1 =
n PH, MIP, Funding Fee financed		If Yas con	end to occupy the property of	voperty as your	bumary tealgour	267		
,, , , , , , , , , , , , , , , , , , , ,		i i	and qittsranwo ns bei		in the last tives v	ene?		
e Loan amount (add m & n)	300,000		pe of property did you					7 -
			isme (SH) or kivesti					
p Cash from/to Borrower	80,528		you hold title to the					
(subtract), k 1 & o from t)		Jointly w	th your spouse (SP)	or jointly with and	ther person (O)7			_
	IX ACF	NOWLEDGM	ENT AND AGR	EEMENT				
Each of the undersigned specifically represents and agrees and acknowledges that (1) the info	to Lender and to Li	indor's actual or p	ictential agents brok	els, processors, a	tiomoya, insurers,	servicurs,	Succosso	es and assigns
nepfigni miscopresentation of this Information cerebitage upon miscopresentation that I have not Title 18 United States Code. Sec. 1010., et se docstried havein, (3) the property will not be suited states of the second state o	made on this applica eq. (2) the loan mo ad for any litegal or bu occupied as int alian, and tender li rokers, insurers, ser matten pravided in t t toan become delir	nton and/or in cita justed pursuant to prohibited purposa- licated harein, (8) as a successors or a vicors, soccassors vicors, soccassors visors, soccassors visors, to construction of the injunt.	ninal penatics included to this application (the a or use, (4) all states any owner or service signs may retain the and assigns may cor my of the material factor or servicer of the Lo	ing, but not limited "Loan) will be se monts made in this or of the Loan ma original and/or an ithuously raly on the the that I have repl an may in additio	to fine or impriso curred by a morty- s application are in iy verify or reverif electronic record he follomation con accorded harolo st in to any other rig in to any other rig	mment or t aga or dans nade for th (y any info of this opp stained in t sould char; this and ro	both unde d of frust to purpass smallen c skeation o like applica go prior k smedica D	r the provisions on the property of obtaining a ontained in the oren if the Lonn atton, and I am o closing of the nat it may have
Loan appount may be transferred with such notic	XI as may be recult	d by law. (10) rud	ther Londer nor its au	enia, brokers, inst	murs, servicore, st	ACCESSORS (Dr assions	s has made anv
record* containing my "electronic signature," a	a me regarding tha t Is thosa lerms are	ampory or the cor defined to epolic	notion of value of the lable federal pocior	property, and (11) Sla'o laws (exclu	imy transmission ding audio and v	of this app idea micor	renton a reings) o	s an "olection c r my facsimile
transmisulan of this application containing a facti my original <u>with</u> en signature	imila oi my signa'ur	s show ho as eller	tivo enforceable and	valid as if a papa	r version of Into a	⊅p¥cation v	vera deliv	gninicinos baru
Borrower's Signature)ate	Co Borrower's S	Ignature	-		Dale	
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	's Name (print or I	pe)			dress of Intervie		ployer	
This application was taken by Brian Le	wis/			Rhode Isl	and Mortgage	Store		
Face to lace intervew interviewer	E Signature		Date	10 Joffers	on Blvd Suite	C		
Tulephone Interviewer	1		7/_S/≈.	Warwick, (P) 401-46	KI UZ888 7-4522			
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Case 1:20-cv-00470-JJM-PAS Document 22-4 Filed 01/20/22 Page 8 of 10 PageID #: 520

niform Residential Loan Applicat This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete the substance of "Co-Borrower" as applicable. Co Borrower Information must also be provided (and the appropriate box checked) when is the finance or assets of a person other than the "Borrower" (Including the Borrower's spouse) will be used as a basis for loan qualification or in the income or assets of the Borrower's spouse) will be used as a basis for loan qualification or in the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or ther flabilities must be considered because the Borrower resides in a community property state. The socurity property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan TYPE OF MORTGAGE AND TERMS OF LOAN Conventional
USDA/Rural
Housing Service Other (explain) Mortgage VA Applied for, DFHA Lender Case Number Amount Interest Rate No of Months Amortization | Fixed Rate Other (cxplain)
ARM (type) 7/23 300,000 7 250 360/360 II PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, ZIP) No. of Units 273-275 Rand Street, Control Folls, RI 02863 County Providence Legal Description of Subject Property (attach description in necessary) Apartment Complex 1920 Purpose of Loan | Purchase | Construction | Refinance | Construction Permanent Other (explain) Property will be
Primary Residence Secondary Residence I Investment Complete this line if construction construction permanent los Year Lot Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) mount Existing Liens Describe (Improvemental Elmada Clabe made Year Acquired Original Cost Cost S Title will be held in what Name(s) Juan Valdera Sobelde Valdera, Bahij Boutros Estate will be held in

The Simple
Leasehold
(show expiration date) Magner in which Title will be held Tenants in common Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Checking/Savings III BORROWER INFORMATION Co-Borrowe Borrower's Name (Include Jr or Sr If applicable) o-Borrower's Name (Include Jr. or Sr. if applicable Bahij Boutros Home Phone (Inc. area codu) ODB (NM/DOMYYY) Yrs. Scho 401-595-7216 04/14/1967 16 Social Security Number stat Security Number Home Phone line), area code (IOOB (MANIDD/YYYY) Yrs. School 039-56-0110 Married W Unmarried (Include single, Separated diversed, widowed) Dependents (not listed by Co-Borro ages 9986 Present Address (Street, city, state, ZIP) LYJOnn DRent 4 No Yrs Present Address (street city, state, ZIP) Ovn DRant 82 Walting Corone Road West Kingston, RI 02892 Mailing Address, if different from Present Address Mailing Address If different from Present Address No Yrs Former Address (street, city, state, ZIP) Own Rent IV EMPLOYMENT INFORMATION Borrower Co Borrower Self Employe Name & Address of Employs Name & Address of Employer Yrs on this job 14 yr(s) Self Employed Yrs on this job International Pocket Cafe Yrs employed in this line of work/professio Yrs employed in this line of workfatological 99 Fortin Road Kingston, RI 02881 Position/Title/Type of Business os Lan/Title/Type of Business Owner 401-782-2720 If employed in current position for less the n two years or if currently emplo ed in more than one position, complete the following
Name & Address of Employer Self Employer Self Employed Dates (from to) Dates (from-to) Self Employed Monthly Income Monthly Income

Name & Address of Employer

Self Employed Dates (from to)

Monthly Income
S

Position/Tritle/Type of Business

Business Phone (incl. area code)

Name & Address of Employer

Business Phone (incl. area code)

Name & Address of Employer

Business Phone (incl. area code)

Name & Address of Employer

Self Employed Dates (from to)

Name & Address of Employer

Self Employed Dates (from to)

Name & Address of Employer

Self Employed Dates (from to)

Name & Address of Employer

Self Employed Dates (from to)

Name & Address of Employer

Self Employed Dates (from to)

				<u> </u>	SING EXPENSE INFO Combined Monthly		
Gross Monthly Income Borro		Со-Ваггач	vor	Total	Housing Expense	FreeInt	Proposed
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Overlime		ļ		ļ	First Mortgage (P&I)	1,048 00	\$ 2,046 53
Banuses Commissions					Other Financing (P&I)	F3 00	204 80
Olvidends/interest		f —		i	Real Estate Taxos	83 00 233 33	291 00 215 58
Nat Rental Income		 -			Morigage Insurance		
Cities and an annual state					Homeovner Assn Dues		
see the notice in "describe outer ecome "below			_]	Other)	
Total \$ 3,9	72 00	S		s 3,972 00	Total		\$ 2,553 11
* Self Employed Borrower(s) may be Describe Other Income Notice	Allmor	ıy, child support	Lorse	parate maintenance (led if the	Monthly Amount
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			VI. AS	SIETS AND LIAE	BILITIES		
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ASSETS	Ca	sh or Market	Llab	littles and Pledged As	sets, List the creditors nat		
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Cash deposit loward purchase held by Earnest	S	3,000	solis	r preoges, erc. Use con fied upon sale of reat e	tinuakon sheet, if recessor slale owned at upon telinai	icing of the subject brober A turnicate by () those rai	ly
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Bank of America / Business Ac		Dil		(FONE BR		,	
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Acct no 6547	<u> </u> S	4,000		e and address of Co.	прапу	S Payment/Months	5
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			Acct	no 1158323			443
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Life Insurance net cash value	s		BA	NK OF AMERICA			
Face amount S	1		1				
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Real estate owned (enter market valu-	S	450,000	-	no 41700900000		10	371
from schedule of real estate owned)	- s			e and address of Cor M FILENE	προτιγ	\$ Payment/honths	a I
Vested interest in retirement fund	5		┨""			i	
Net worth of pusiness(es) owned (attack financial statement)	٦		1]]	
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Other Assuls (desidze)	s -		┨]	
· - · · · · · · · · · · · · · · · · · ·	ſ		Job i	Related Expense /eN	ld care, union dues, etc.)	 	
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	L		Tota	Menthly Payments		S 79	
Total Assets a	s	461,000		Worth =>	\$ 419,267	Total (labilities b	5 41,733
	<u> </u>		Ha m	inus b)		<u> </u>	

Freddle Mac Form 65 01/04 Calyx Form 1003 Loanapp2 frm 01/04 Page 2 of 4 Consoner Consoner

Fannio Mee Form 1003 01/04

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Property Address (enter S If sold, PS If per			97711	Present	Amount of	Gross	Mortegae		ance,	. 1	Mai
or R If rental being held for income)	- ang saic	Property	м	arket Value	Mortgages & Liens	Rental income	Mortgage Payments	Mainle Taxes		R	Nei intel locon
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ist any additional names under which	redit has		S IV	450,000 been receive		Stanziale credit	5 1,048 or page (5) an	daccour	31		atr .
Alternate Name		,		aditor Name				Scount N		-	••
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			_								
VII DETAILS OF TRANS	CTION					VIII DEC	LARATIONS				
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Alterations improvements repairs	Ţ		_إ	sheet for exp					Yes	No	Yes No
Land (If acquired separately)	 		_		ny pulsianding judgm					(Z)	
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Total costs (add Items a through h)	1	386,528 4		foreclasure	transfer of title in lies what some as how	of foreclosure, o	r Judgment?			-	
Subordinate financing]	loans educat	ional Idans, manufactured nd, or lose guaranted E ndar, FHA or VA casa nu	(mobile) home to an	s, any managage (n	anda anda			
Borrower's closing costs paid by Seller	↓		4								
Other Credits(explain)			ا		sently delinguent or f age: financial obligati			ny other		IJ	
Cash Deposit Sellor Credit		3,000 (If Yes "glic	details as described in	the precoding que:	stlon.				
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	d-		- K	. Da yau Inti	ermanent resident all end to occupy the p plote question in below	roperty as your	primary resider	150?		ģ	
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